

Fill in this information to identify the case:

Debtor 1 MICHAEL S. HANES

Debtor 2 KRISTEN L HANES
(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 20-70109JAD

Form 4100N**Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: LAKEVIEW LOAN SERVICING LLC Court claim no. (if known): 19

Last 4 digits of any number you use to identify the debtor's account 1 9 0 6

Property Address: 430 PENNSYLVANIA AVE
CURWENSVILLE PA 16833

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>38.64</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>38.64</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>38.64</u>

Part 3: Postpetition Mortgage Payment


Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$739.96

The next postpetition payment is due on

5 / 1 / 2025
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 MICHAEL S. HANES
Name

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

/s/ Ronda J. Winnecour
Signature

Date 05/28/2025

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1

MICHAEL S. HANES

Name

Case number (if known) **20-70109JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
01/26/2022	1222742	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	38.64
				<u>38.64</u>

MORTGAGE REGULAR PAYMENT (Part 3)

08/25/2020	1169891	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	3,261.53
09/28/2020	1172979	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	330.57
11/24/2020	1179145	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,390.60
01/25/2021	1185064	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	726.44
02/22/2021	1188180	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	726.20
03/26/2021	1191464	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	726.06
04/26/2021	1194727	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,520.20
05/25/2021	1197865	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	726.43
06/25/2021	1201043	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	728.47
07/26/2021	1204253	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	748.42
08/26/2021	1207376	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	830.88
09/24/2021	1210497	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	859.94
10/25/2021	1213574	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	880.91
11/22/2021	1216613	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	877.95
12/23/2021	1219670	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	886.40
01/26/2022	1222742	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	865.54
02/23/2022	1225636	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	673.11
04/26/2022	1231604	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,337.86
05/25/2022	1234637	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	695.52
06/27/2022	1237662	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	687.16
07/26/2022	1240615	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	687.16
08/24/2022	1243515	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	687.16
09/27/2022	1246378	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	687.16
10/25/2022	1249209	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	687.16
11/23/2022	1251986	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
12/22/2022	1254756	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
01/26/2023	1257483	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
02/23/2023	1260112	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
03/28/2023	1262875	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	647.34
04/25/2023	1265697	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	783.76
05/25/2023	1268547	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
06/26/2023	1271447	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
07/25/2023	1274224	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
08/25/2023	1276994	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
09/26/2023	1279752	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
10/25/2023	1282464	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	715.55
11/27/2023	1285150	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
12/21/2023	1287743	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
01/26/2024	1290414	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
02/26/2024	1293089	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
03/26/2024	1295728	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
04/25/2024	1298383	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
05/29/2024	1301085	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
06/25/2024	1303637	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
07/25/2024	1306221	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
08/26/2024	1308807	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
09/25/2024	1311383	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
10/25/2024	1313922	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	729.43
11/25/2024	1316492	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	739.96
12/23/2024	1318902	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	31.70
01/28/2025	1321380	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	1,448.22
02/25/2025	1323814	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	100.98
03/26/2025	1326288	LAKEVIEW LOAN SERVICING LLC	AMOUNTS DISBURSED TO CREDITOR	<u>1,378.94</u>
				43,268.39

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MICHAEL S. HANES
KRISTEN L HANES
430 PENNSYLVANIA AVENUE
CURWENSVILLE, PA 16833

KENNETH P SEITZ ESQ
LAW OFFICES OF KENNY P SEITZ
PO BOX 211
LIGONIER, PA 15658

LAKEVIEW LOAN SERVICING LLC
C/O M & T BANK
ATTN TRUSTEE PAYMENT CTR
PO BOX 1288
BUFFALO, NY 14240-1288

M & T BANK
PO BOX 840
BUFFALO, NY 14240

KML LAW GROUP PC*
701 MARKET ST STE 5000
PHILADELPHIA, PA 19106

5/28/25

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee